

Information to identify the case:

Debtor 1	Craig J Musco	Social Security number or ITIN	xxx-xx-3354
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Lori Musco	Social Security number or ITIN	xxx-xx-2004
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-29806-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Craig J Musco

Lori Musco
aka Lori Payne12/29/17**By the court:** Michael B. Kaplan
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
District of New Jersey

In re:
Craig J Musco
Lori Musco
Debtors

Case No. 17-29806-MBK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 59

Date Rcvd: Dec 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2017.

db/jdb
517095266 Craig J Musco, Lori Musco, 470 Tivoli Ct, Morganville, NJ 07751-1775
517095268 11 VERIZON, Debt Recovery Solution, 6800 Jericho Tpke, Syosset, NY 11791-4436
517095270 Allianceone Receivable Management Inc, PO Box 11641, Tacoma, WA 98411-6641
517095271 At T Mobility, Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
517095272 Blue Trust Loans, PO Box 1754, Hayward, WI 54843-1754
517095272 Brighter Dental care Marlboro, 46 Vreeland Dr Ste 6, Skillman, NJ 08558-2638
517095281 CONEDISON, Penn Credit Corp, PO Box 988, Harrisburg, PA 17108-0988
517095275 Capital One Bank USA N.A., Portfolio Recovery, PO Box 41067, Norfolk, VA 23541-1067
517095284 Debt Rec Sol, 6800 Jericho Tpke, Syosset, NY 11791-4436
517095285 Direct TV, PO Box 5007, Carol Stream, IL 60197-5007
517095286 Div 726 Fcu, 4866 Arthur Kill Rd, Staten Island, NY 10309-2633
517095289 Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104
517095290 High Focus Center, 680 American Ave Ste 302, King of Prussia, PA 19406-4023
517095296 Laboratory Corporation of America, PO Box 32240, Burlington, NC 27216
517095297 Massey's, 1251 1st Ave, Chippewa Falls, WI 54729-1691
517095299 Miraca Life Sciences, PO Box 844117, Dallas, TX 75284-4117
517095301 NJ EZ Pass- Violations Processing Center, PO Box 4971, Trenton, NJ 08650-4971
517095300 National Grid Fka Keyspan Ny, Stevens Business Services, 92 Bolt St # 2,
Lowell, MA 01852-5316
517095302 Northland Group Inc, PO Box 390846, Minneapolis, MN 55439-0846
517095303 Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425
517095305 Quest Diagnostics, PO Box 740985, Cincinnati, OH 45274-0985
517095306 Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
517095308 Rubin & Rothman, 1787 Veterans Hwy, Islandia, NY 11749-1500
517095315 STANLEY KLEIN DPM, REMex Inc, 307 Wall St, Princeton, NJ 08540-1515
517095311 Shore Nephrology, PA, 2100 State Route 33 Ste 15, Neptune, NJ 07753-6116
517095314 Sprint, Source Rec. Mgmt, LLC, PO Box 4068, Greensboro, NC 27404-4068
517095313 Sprint, Allied Collection Services, 3080 S Durango Dr Ste 208, Las Vegas, NV 89117-9194
517095316 Staten island Pulmonary Assoc., PC, 501 Seaview Ave Ste 102, Staten Island, NY 10305-3400
517095317 Stevens Business Servi, 92 Bolt St # 1, Lowell, MA 01852-5316
517095318 T-Mobile, Credence Resou Mgt, PO Box 2300, Southgate, MI 48195-4300
517095319 Time Warner Cable - East, Credit Collection Services, 725 Canton St,
Norwood, MA 02062-2679
517095322 Visa, PO Box 31279, Tampa, FL 33631-3279

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

E-mail/Text: usanj.njbankr@usdoj.gov Dec 29 2017 22:59:45 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 29 2017 22:59:40 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
517095267 +E-mail/Text: ed.doyle@accountcontrolsyste.ms.com Dec 29 2017 23:00:57
Account Control Systems, 85 Chesternut Ridge Rd Ste 113, Montvale, NJ 07645-1836
517095269 +E-mail/Text: banko@acsnv.com Dec 29 2017 23:00:18 Allied Coll, 3080 S Durango Dr,
Las Vegas, NV 89117-9194
517095274 EDI: CAPITALONE.COM Dec 29 2017 22:38:00 Capital One, 15000 Capital One Dr,
Richmond, VA 23238-1119
517095273 EDI: CAPITALONE.COM Dec 29 2017 22:38:00 Capital One, Attn: Bankruptcy, PO Box 30253,
Salt Lake City, UT 84130-0253
517095276 EDI: WFNNB.COM Dec 29 2017 22:38:00 Comenity Bank/Express, Attn: Bankruptcy,
PO Box 182125, Columbus, OH 43218-2125
517095277 EDI: WFNNB.COM Dec 29 2017 22:38:00 Comenity Bank/Express, PO Box 182789,
Columbus, OH 43218-2789
517095278 EDI: WFNNB.COM Dec 29 2017 22:38:00 Comenity Capital Bank/Hsn, PO Box 182125,
Columbus, OH 43218-2125
517095279 EDI: WFNNB.COM Dec 29 2017 22:38:00 Comenity Capital/Hsn, 995 W 122nd Ave,
Westminster, CO 80234-3417
517095280 EDI: WFNNB.COM Dec 29 2017 22:38:00 Comenity-HSN, PO Box 659707,
San Antonio, TX 78265-9707
517095282 +E-mail/Text: bankruptcy@credencerm.com Dec 29 2017 23:00:42 Credence Resource Mana,
17000 Dallas Pkwy Ste 20, Dallas, TX 75248-1940
517095283 EDI: CCS.COM Dec 29 2017 22:38:00 Credit Collection Serv, 725 Canton St,
Norwood, MA 02062-2679
517095287 E-mail/Text: bknotice@erccollections.com Dec 29 2017 22:59:49 Enhanced Recovery Co L,
8014 Bayberry Rd, Jacksonville, FL 32256-7412
517095288 +EDI: AMINFOFP.COM Dec 29 2017 22:38:00 First Premier Bank, 601 S Minnesota Ave,
Sioux Falls, SD 57104-4868
517095291 EDI: JEFFERSONCAP.COM Dec 29 2017 22:38:00 Jefferson Capital Syst, 16 McLeland Rd,
Saint Cloud, MN 56303-2198
517095292 EDI: JEFFERSONCAP.COM Dec 29 2017 22:38:00 Jefferson Capital Systems, 16 McLeland Rd,
Saint Cloud, MN 56303-2198
517095294 EDI: CBSKOHL.S.COM Dec 29 2017 22:38:00 Kohls/Capital One, Kohls Credit, PO Box 3043,
Milwaukee, WI 53201-3043

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517095295 +EDI: CBSKOHL.S.COM Dec 29 2017 22:38:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
Menomonee Falls, WI 53051-7096
517095298 EDI: MID8.COM Dec 29 2017 22:38:00 Midland Funding, 2365 Northside Dr Ste 300,
San Diego, CA 92108-2709
517095304 EDI: PRA.COM Dec 29 2017 22:38:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
Norfolk, VA 23502-4952
517095307 EDI: RMCB.COM Dec 29 2017 22:38:00 RMCB, PO Box 1235, Elmsford, NY 10523-0935
517095309 EDI: CBS7AVE Dec 29 2017 22:38:00 Seventh Avenue, Seventh Avenue, Inc, 1112 7th Ave,
Monroe, WI 53566-1364
517095310 EDI: CBS7AVE Dec 29 2017 22:38:00 Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
517095312 E-mail/Text: clientservices@sourcerm.com Dec 29 2017 23:00:36 Source Receivables Mng,
4615 Dundas Dr Ste 102, Greensboro, NC 27407-1761
517095320 EDI: TFSR.COM Dec 29 2017 22:38:00 Toyota Motor Credit Co, 4 Gatehall Dr Ste 350,
Parsippany, NJ 07054-4522
517095321 EDI: TFSR.COM Dec 29 2017 22:38:00 Toyota Motor Credit Co, PO Box 8026,
Cedar Rapids, IA 52408-8026

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517095293* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems LLC, 16 McLeland Rd,
Saint Cloud, MN 56303-2198)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2017 at the address(es) listed below:

John W. Hargrave trustee@hargravelaw.com, jwh@trustesolutions.net
Kevin B. Zazzera on behalf of Joint Debtor Lori Musco kzazz007@yahoo.com
Kevin B. Zazzera on behalf of Debtor Craig J Musco kzazz007@yahoo.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4